



FORMATION OF SELF HELP GROUP AS A DEVELOPING AGENCY OF SOCIETY: AN ANALYTICAL STUDY ON SHG IN DUBIA GAON PANCHAYAT OF SONITPUR DISTRICT AND JAMUGURI GAON PANCHAYAT OF LAKHIMPUR DISTRICT, ASSAM

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ABSTRACT

Self Help Group (SHG) means small informal association of people created for the purpose of enabling members to economic benefit of their own. The concept of formation SHG is that it rectifies the changes that have been took place due to group approach in the field of rural development. There are various Self Help Groups created in every corner of Assam for this purpose. Government has also taken some initiatives in the formation of Self Help Groups for the better development of rural society and economic development of the poor people. In this paper, an effort has been made to find out economic development of the SHGs. This paper tries to through lights as how SHGs contribute to the process of socio-economic development and empowerment. It also tries to find out the various socio-cultural activities taken by SHGs. The study is primarily based on the field survey, conducted in the Dubia Gaon Panchayat, Sonitpur district and the Jamuguri Gaon Panchayat, Lakhimpur district of Assam. It reveals that SHGs lead to personal empowerment in terms of creating awareness on social issues and access to savings and other socio-cultural affairs. The study also reveals it that most of the SHGs remain far distance to reach the goal.

KEY WORD: Self-help groups, Developing agency, economic development, socio-cultural activities.

1. Introduction:

The self-help group (SHG) approach is a new paradigm into the field of rural development which has the main objectives such as to increase the well-being of the poor people, provide access to resources and credit, increase self-confidence, self-esteem and increase their creditability in all aspects of lives. Self-help group is a voluntary and self-managed group belonging to similar socio-economic characteristics and co-feelings who come together to promote savings among themselves. The poverty alleviation intervention of the SHG is in the form of undertaking economic programmes to provide employment, giving micro finance services to the poor so that they can get themselves acquainted with skills and occupational diversification. This new initiative was taken up by Swarnajayanti Gram Swarozgar Yojana (SGSY), implemented in 1999, to organize the poor into Self-help group.

All round development and harmonious growth of a nation is possible only when men and women are considered as equal partners in the developmental process. Since the idea and practice of self help has developed worldwide as a major social phenomenon for poverty alleviation and empowerment of the rural people since 1970s. Self Help Groups (SHGs) are considered as one of the means to empower rural society by providing easy access to credits. It is believed that easy access to credit would enable rural people to participate in income generating activities by establishing micro -enterprises and in the process enhance wellbeing. The ability to generate own income would perhaps help to derive more power and choices related to household decision making in consumption, education and health related matters, and also open up opportunities to take part in other socio-economic activities.

Concept of SHG

SHGs are small informal associations of people in a localized context, created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility (Anand, 2002). The members here come together to share common experiences and eventually create an opportunity to mobilize resources in the pursuit of needs and interests (Kurtz, 1981). The success of Self Employed Women's Association (SEWA), Mysore Resettlement and Development Agency (MYRADA) and the initiative of National Bank for Agriculture and Rural Development (NABARD) induced the Government of India to enact the Swarnajayanti Gram Swarozgar Yojana (SGSY) scheme in 1999 which led to the consolidation of SHGs as an effective strategy in poverty eradication and empowerment in India. Studies of Meenai (2003), Galab and Chandrasekhara (2003), Suguna (2006), Jayasheela, Shriprasad and Dinesha (2009), Usha Pitta (2010), Vasanthakumari (2011), Sunny and Pereira (2011), Manga (2011) etc. have revealed that SHGs play important role in socio-economic empowerment of people. It is also revealed that SHGs generate self-employment, build their confidence and improves the access of all members of SHGs.

2. Objectives:

The Self Help Group is created mainly on the purpose of self financial support of rural people. Self Help Groups are not only deal with the economic purpose now but also they are engaged in various socio-cultural activities. So in this paper it is trying to deal with the following objectives.

1. To study about the financial position of the members of SHG.
2. To study about the knowledge of financial awareness of the members of SHG.
3. To know about the steps taken by the SHG for the economic empowerment.
4. To observe how the SHGs utilized their earned income.
5. To see involvement of SHGs in govt. schemes.
6. To understand the various socio-cultural activities taken by SHGs.

3. Methodology:

The study is based on primary data. To collect primary data from sampling unit, a sample survey has been conducted to collect information from the sample Self Help Groups. The field survey was conducted by selecting the Dubia Gaon Panchayat under Gohpur sub-division of Sonitpur district and the Jamuguri Gaon Panchayat under Lakhimpur sub-division, Lakhimpur district of Assam.

Out of total SHGs of these two Panchayats, 100 members of 10 SHGs are selected from the Dubia Gaon Panchayat and 100 members of 10 SHGs are selected from the Jamuguri Gaon Panchayat for the study.

4. Analysis of Data:

Sampling is the process by relatively small numbers of objects or events are selected and analyzed in order to find out something about the entire population from which it is selected. Sampling procedure provides generalization on the basis of a relatively small portion of the population.

In this sample survey data have been collected from 10 representatives SHG to find out the present economic scenario of the members of 10 SHGs under Dubia Gaon Panchayat, Gohpur sub-division of Sonitpur district of Assam and 10 representatives SHG to find out the present economic scenario of the members of 10 SHGs under the Jamuguri Gaon Panchayat under Lakhimpur sub-division, Lakhimpur district of Assam, yet some other information have also been collected from the sample SHGs. In this study, data are arranged in tabular forms to facilitate comparison and show the involved relations.

4.1 Study about the financial position of the members of SHG:

Regarding financial position of the members of SHGs an investigation among the respondent was carried on. The investigation reveals a substantial increase of per capita income of members after becoming a member of a SHG. The table no 4.1 explains that out of 200 respondents of two Panchayats 88% belonging to BPL and rest are belonging to APL. Almost all the respondents have answered about the increase of their personal income, purchasing power and economic benefit after becoming a member of SHG. The study reveals that 48% respondent belonging to BPL have inform about the increase of their annual income within the range Rs.5000-15000 and other 52% within the range of 15000-30000. Access of accessories like mobile phone, cycle, TV, sanitary, electric light, fen and filling up other minimum requirement after becoming a member of SHG have witnessed the raising of their annual income.

Table 4.1: Table shows the APL and BPL members (% in each SHG) of SHGs under Jamuguri Panchayat and Dubia Panchayat.

Sl No	Name of the SHG	Name of the Panchayat	BPL (%)	APL (%)
1	Lakhimi Atma Sahay Gut	DUBIA GAON PANCHAYAT, SONITPUR DISTRICT, ASSAM	80	20
2	Sita Self Help Group		90	10
3	Nijara Atma Sahay Gut		70	30
4	Brahman SHG		90	10
5	Ankur Atma Sahayak Gut		100	00
6	Udayan Atma Sahayak Gut		100	00
7	Mahabahu Atma Sahayak Gut		70	30
8	Jonaki Atma Sahayak Gut		90	10
9	Kanaklata Atma Sahayak Gut		90	10
10	Dhurbatara Atma Sahayak Gut		100	00
11	Jeuti Atma Sahayok Gut	JAMUGURI GAON PANCHAYAT, LAKHIMPUR DISTRICT, ASSAM	90	10
12	Anamika Atma Sahayak Gut		100	00
13	Jyoti Atma Sahayak Gut		100	00
14	Milijuli Atma Sahay Gut		70	30
15	Lakhimi Atma Sahayak Gut		90	10
16	Kalpataru Atma Sahayak Gut		100	00
17	Adarsha Atma Sahayak Gut		100	00
18	Ashadeep Atma Sahayak Gut		70	30
19	Ashirbad Atma Sahayak Gut		70	30
20	Surujmukhi Atma Sahayak Gut		90	10

Source: Field survey March 2016

4.2: Study about the knowledge of financial awareness of the members of SHGs:

In this study it has come to light that almost all the members of SHGs are aware regarding monthly deposit of member fee which is 90%, repayment of interest and capital on personal loan which is 65%, Performance in record keeping by SHGs (90%), awareness about having Govt. fund to SHGs (95%), having personal saving bank account (80%), but it has also found that repayment of Bank loan by the SHG is not satisfactory which is only 50%.

Table 4.2: Financial awareness of the members of SHGs

Sl No	Awareness about	Yes (%)	No (%)
1	Payment of monthly member fee	90%	10%
2	Repayment of interest and capital on personal loan	65%	35%
3	Repayment of Bank loan by the SHG	50%	50%
4	Performance in record keeping by SHG	90%	10%
5	Awareness about having Govt. fund to SHG	95%	05%
6	Members having personal saving bank account	80%	20%

Source: Field survey March 2016

4.3: Steps taken by SHGs for the economic empowerment.

From this survey, it has found that the maximum of self-help groups are related with the various activities in the field of agriculture whose percentage are 70%. From the study it has found that 4 SHGs (20%) are engaged in Poultry farm, 6 SHGs (30%) are engaged in Handicrafts, 2 SHGs (10%) are engaged in Fishery, 12 SHGs (60%) are engaged in weaving, cutting-netting etc, 40% are engaged in small business, 25% are engaged in goat farming, 20% are engaged in sericulture, 10% are engaged in dairy farm, 40% are engaged in animal husbandry. There are some SHGs which have engaged in other activities like catering etc, their percentage are 40%.

Table 4.3: Activities taken by SHGs for the economic empowerment

Sl No	Activities taken by SHGs	Yes (%)	No (%)
1	Agricultural activities	70%	30%
2	Poultry farm	20%	80%
3	Handicrafts	30%	70%
4	Fishery	20%	80%
5	Weaving, cutting, netting etc	60%	40%
6	Small business	40%	60%
7	Goat farm	25%	75%
8	Sericulture	20%	80%
9	Dairy farm	10%	90%
10	Animal husbandry	30%	70%
11	Others	40%	60%

Source: Field survey March 2016

4.5: Involvement of SHGs in govt. schemes:

Central and state government has taken various schemes for SHGs not only for the economic development but also for the development of socio-economic condition of our society through SHGs. In this survey tried to find out the involvement of SHGs in various Govt. schemes. It has found that only two SHGs have taken Tractor under Govt. scheme, two SHGs take power tiller, two SHGs have involved in poultry farm, eight SHGs have involve in handicraft, four SHGs have involve in fishery, ten SHGs have involved in Weaving, cutting, netting etc, two SHGs have involved in small business, two SHGs have involved in sericulture, two in animal husbandry and other four SHGs have involved in other activities. Table No.4.5 indicates the involvement of SHGs in various Govt. schemes.

Table No 4.5: Shows the Involvement of SHGs in govt. schemes

Sl No	Government Schemes	Involved (%)	Not involved (%)
1	Tractor/ Power Tiller	20%	80%
2	Poultry farm	10%	90%
3	Handicrafts	40%	60%
4	Fishery	20%	80%
5	Weaving, cutting, netting etc	50%	50%
6	Small business	10%	90%
7	Goat farm	NA	NA
8	Sericulture	10%	90%
9	Dairy farm	NA	NA
10	Animal husbandry	10 %	90%
11	Others	20%	80%

Source: Field survey March 2016

4.6: Socio-cultural activities:

Table 4.6 indicates that SHGs have taken various socio- cultural activities. From the entire SHGs, 80% SHGs have done various activities for women empowerment, 60% SHGs have done various activities for child development, 40% for awareness of health, sanitation etc, 20% for awareness of environment protection and degradation and 60% have engaged in social functions like arrangement of various meeting, religious activities in the society.

Table 4.6: Shows Various Socio- Cultural activities taken by SHGs

Sl No	Socio-cultural activities	Yes (%)	No (%)
1	Activities taken for Women empowerment	80%	20%
2	Activities taken for child development	60%	40%
3	Activities taken for awareness of health, sanitation etc.	40%	60%
4	Activities taken for Environmental awareness	20%	80%
5	Engages in social functions like arrangement of various meeting, religious activities in the society etc.	60%	40%

Source: Field survey March 2016

Discussion and Conclusion:

In this study, it came to know that SHGs may create a self reliance condition in the rural economy of not only in Assam but also in rural India. But During the field interactions it was reported that government officials do not properly monitor or evaluate the activities of the groups. Indifferent attitudes of the government officials come to the fore as de-motivating factor in effective functioning of the groups. Some groups are formed only with the expectation for the subsidy provisioned under the SGSY and once the benefits of subsidies are derived, members do not concentrate to the plan the sustainability part. It has also appeared that most of the group members lack managerial and operation skills to run the activities. The gap in skill acquisition and outcomes in some forms is reported because of lack of proper guidance to start an activity. Enthusiasm in the collective activities on social issues is expected only after fulfillment of expected level of outcomes at personal front. From the field interaction it has come to light that women SHGs were engaged some economic and women empowering involvements but it was also come to light that there were various SHGs which had not a single knowledge in various government schemes, on bank transactions etc. They did not engage in empowering activities or developing activities due to lack of proper training. It is true that concentration and interest to do something is most important factor. Dedication and wiseness of SHGs members is very much essential in this regard. Success story of SHG in our neighboring country Bangladesh has witnessed the greatest success in their economic upliftment within last few decades.

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